

# The Impact of Attitude, Subjective Norm, Perceived Behavioral Control, Trust, Perceived Benefit and Perceived Risk toward KlikBCA Usage Intention in Surabaya

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## ABSTRACT

Bank Central Asia (BCA) and its KlikBCA services have always been a strong market leader in Indonesia's internet banking segment. However, as competition between internet banking providers heightens, it is essential for KlikBCA to analyze the factors influencing KlikBCA usage intention. Only then KlikBCA can make informed decision and strategies to retain current users and attract potential users. Hence, the objective of this study is to analyze factors influencing KlikBCA usage intention.

The data was gathered using simple random sampling by distributing surveys to 100 KlikBCA users between 20 – 60 years old residing in Surabaya, who have a KlikBCA account and have used it at least once. The data gathered was analyzed using Multiple Linear Regression Analysis. The result indicates that attitude, subjective norm, perceived behavioral control, perceived benefit, trust and perceived risk simultaneously influence KlikBCA usage intention. When analyzed individually, all factors except subjective norm and trust have significant impact toward KlikBCA usage intention in Surabaya. In addition, perceived behavioral control is the most significant factor affecting usage intention.

**Keywords:** KlikBCA, Theory of Planned Behavior (TPB), Perceived Risk, Perceived Benefit, Trust

## ABSTRAK

*Bank Central Asia (BCA) dan layanan KlikBCA selalu dikenal sebagai pemimpin pasar yang kuat di segmen internet banking Indonesia. Namun, karena persaingan antara penyedia internet banking yang semakin tinggi, penting bagi KlikBCA untuk menganalisis faktor-faktor yang mempengaruhi niat penggunaan KlikBCA. Hanya kemudian KlikBCA dapat membuat keputusan dan strategi untuk mempertahankan penggunaannya saat ini dan menarik pengguna potensial. Oleh karena itu, tujuan dari penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi niat penggunaan KlikBCA.*

*Metode pengumpulan data adalah menggunakan simple random sampling dengan menyebarkan survei kepada 100 pengguna KlikBCA yang berusia antara 20 - 60 tahun, bertempat tinggal di Surabaya, memiliki akun KlikBCA yang telah digunakan setidaknya sekali. Data yang dikumpulkan dianalisis dengan menggunakan Analisis Regresi Linear Berganda. Hasil penelitian menunjukkan bahwa sikap, norma subjektif, kontrol perilaku persepsian, persepsi keuntungan, kepercayaan dan persepsi risiko secara simultan mempengaruhi niat penggunaan KlikBCA. Ketika dianalisis secara individu, semua faktor kecuali norma subjektif dan kepercayaan memiliki dampak yang signifikan terhadap niat penggunaan KlikBCA. Selain itu, kontrol perilaku persepsian adalah faktor yang paling signifikan dalam mempengaruhi niat penggunaan KlikBCA.*

**Kata Kunci:** KlikBCA, Theory of Planned Behavior (TPB), Persepsi Risiko, Persepsi Keuntungan, Kepercayaan

## INTRODUCTION

In this modern era, internet banking has become a very powerful tool to assist transactions done by anyone, anywhere and anytime. Shih and Fang (2004) defined internet banking as “a new type of information system that

uses the innovative resources of the internet and WWW (i.e. World Wide Web) to enable customers to affect financial services in a virtual space”. Attracted by its ubiquitous benefits, internet banking users in Indonesia have also increased tremendously in the recent years. In fact, from 2012 to 2013, internet banking users have increased 303%

from 5.7 million to 23 million users (Sharing Vision, 2013; Kusuma, 2014). Due to this increase, banks in Indonesia have been competing to attract internet banking users.

One of the leading banks in the competition is Bank Central Asia (BCA). BCA took the first step to massively introduce its internet banking, KlikBCA, through the website “www.klikBCA.com” in 2001 and it emphasizes on four main advantages, which are ease to register, convenience, safety and ease to use (BCA, 2014). Due to these benefits, KlikBCA has climbed its way to be the market leader of internet banking service. However, in the recent years, competitors of BCA have also achieved substantial growth, in which the greatest growth is shown by BRI internet banking (Table 1). In just two years, BRI has increased 86% of its number of transaction and 209% of its transaction value.

**Table 1. Number of Transactions and Transaction Value of Banks in 2011-2013**

Bank	Number of Transaction (in million)		Growth (%)	Transaction Value (in trillion Rp.)		Growth (%)
	2011	2013		2011	2013	
BCA	608	896	47	2601	4732	81
Mandiri	216.6	304.3	18	69.1	130.9	37
Niaga	2.9	7.6	61	9.6	26.7	66
BRI	6.9	23.9	86	2.8	26.8	209
BNI	3.7	8.8	54	17.2	38.1	48

Source: Annual Reports, Quarterly Presentations and Press Releases (2011; 2013)

Observing the phenomenon of a higher competition, KlikBCA needs to retain its position as the market leader by attracting more internet banking users. To do so, KlikBCA first needs to understand what factors influence its users’ usage intention. Then, KlikBCA needs to find out which factor impacts intention the most, so that it can direct its strategy to appeal more to that factor. Referring to Panggalih and Baridwan (2013), there are six possible factors which are attitude, subjective norm, perceived behavioral control, perceived benefit, perceived risk and trust.

Hence, there are two objectives of this research. First, it is to find out whether attitude, subjective norm, perceived behavioral control, perceived risk, perceived benefit and trust simultaneously have a significant impact toward users’ intention to use KlikBCA. Second, it is to point out which factor is most dominantly affecting users’ intention.

## LITERATURE REVIEW

### Attitude

According to Milton Rokeach (1968), attitude is “a relatively enduring organization of beliefs around an object or situation predisposing one to respond in some preferential manner” (1968, p. 12). On the same page, Schiffman and Kanuk (2007, p. 232) defined attitude as “a learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object”. In simple words, attitude is defined as a favorable or unfavorable evaluation toward an object or behavior.

### Subjective Norm

Fishbein and Ajzen, in their theory of reasoned action, defined it as “the person’s perception that most people who are important to him think he should or should not perform the behavior” (1975, p. 302). Schiffman and Kanuk (2007, p. 240) further stated that subjective norm can be measured by assessing an individual’s feeling of what their relevant groups think of their action. In simple words, subjective norm reflects a person’s belief of whether others think he/she should do a behavior.

### Perceived Behavioral Control

The concept of perceived behavioral control was introduced by Ajzen in 1991 in his theory of planned behavior. He defined it as “a perceived ease or difficulty of performing a behavior” (1991, p. 188). This concept can be simply defined as an individual’s perception of whether he/she can perform the act.

### Trust

According to Mayer et al. (1995), trust is “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor”. Another researcher, Rousseau et al. (1998), also stated that trust means an individual’s state of mind that is willing to take responsibility of the other party’s good intent or behavior. In simple words, trust means how one believes in other’s particular action.

### Perceived Benefit

According to Kim et al. (2008), perceived benefit is “a consumer’s belief about the extent to which he/she will become better off from the online transaction with a certain website”. In the internet banking context, it can be expressed as how much a customer will feel better off after using the internet banking service. On the same page, Fullah and Candra (2011) defined perceived benefit as an extent where an individual feels confident that technology utilization can increase the productivity of the person using it. In short, perceived benefit reflects someone’s perception that doing a behavior is advantageous.

### Perceived Risk

Peter and Ryan (1976) defined perceived risk as an individual’s expectation that there will be losses in certain purchases. They further divided perceived risk into two dimensions, which is the probability that the loss will happen and how significant is that loss. Supporting Peter and Ryan, Featherman and Fuller (2003) stated perceived risk is made up of the “combination of uncertainty (i.e. probability of loss) and danger (i.e. cost of loss)”. Thus, in the context of internet banking, perceived risk simply means consumer’s perception that they will suffer significant losses during online transactions.

### Usage Intention

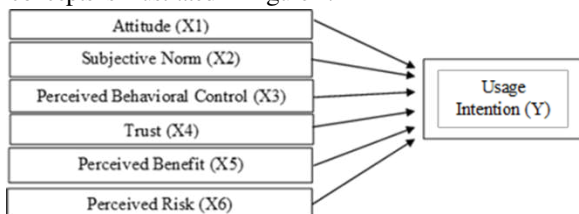
According to Fishbein and Ajzen in the theory of reasoned action, behavioral intention is “a person’s location

on a subjective probability dimension involving a relation between himself and some action” (1975, p. 288). Warshaw and Davis (1989) also contributed a definition to this concept. According to them, behavioral intention is the “conscious plans to perform or not perform some specified future behavior”. In simple words, behavioral intention can be defined as an individual’s plan to perform a behavior. Applying this definition to this research, KlikBCA usage intention means an individual’s plan to use KlikBCA.

### Relationship between Concepts

According to Panggalih and Baridwan (2013), usage intention is determined by six different variables, which are attitude, subjective norm, perceived behavioral control, trust, perceived benefit and perceived risk.

First, when an individual has a great attitude toward internet banking, he/she is more likely to use it. This notion is consistent with previous findings of Tan and Teo (2000), Panggalih and Baridwan (2013), and Lee (2008). Second, when an individual receives social pressure to use internet banking, he/she is more likely to use it. This statement is in line with previous studies conducted by Lee (2008) and Rochmawati (2013). Third, when an individual perceives that he/she has high behavioral control, he/she is more likely to use it. Referring to previous studies, this notion has been supported by Panggalih and Baridwan (2013) and Lee (2008). Fourth, when an individual thinks that internet banking is trustworthy, he/she is more likely to use it. According to Lee (2009) and Foon and Fah (2011), trust is also considered a critical indicator to consumer intention. Fifth, when an individual perceives that internet banking will bring additional benefits, he/she is more likely to use it. Lee (2008), Panggalih and Baridwan (2013) and Rochmawati (2013) also identified perceived benefit as an important indicator to usage intention. Sixth, when an individual perceives that using internet banking has low risks, he/she is more likely to use it. Lee (2008) postulated that perceived risk has a significant influence on behavioral intention, both in online trading and online banking context. Finally, this research will also postulate that all six factors simultaneously influence usage intention. The relationship between the concepts is illustrated in Figure 1.



**Figure 1. Relationship between Concepts**

Previous studies have also researched about factors influencing usage intention, in which some include Panggalih and Baridwan (2013), Lee (2008) and Rochmawati (2013). First, similar to this research, Panggalih and Baridwan (2013) found out that perceived benefit, attitude, subjective norm and perceived behavioral control influenced usage intention. However, trust and perceived risk did not. Second, out of attitude, subjective norm, perceived

behavioral control, perceived benefit and perceived risk, Lee’s (2008) research proved that the five factors did influence Taiwanese online banking usage intention. Finally, Rochmawati (2013) stated that, out of attitude, subjective norm, perceived behavioral control, perceived risk and perceived benefit, only subjective norm, perceived risk and perceived benefit did influence usage intention. Hence, seeing these different results, this research aim to prove that attitude, subjective norm, perceived behavioral control, trust, perceived benefit and perceived risk simultaneously and individually influence KlikBCA usage intention.

Regarding the research outcome, these seven hypotheses are developed:

H1: Attitude, subjective norm, perceived behavioral control, trust, perceived benefit and perceived risk simultaneously influence KlikBCA usage intention.

H2: Attitude has a significant influence toward KlikBCA usage intention.

H3: Subjective norm has a significant influence toward KlikBCA usage intention.

H4: Perceived behavioral control has a significant influence toward KlikBCA usage intention.

H5: Trust has a significant influence toward KlikBCA usage intention.

H6: Perceived benefit has a significant influence toward KlikBCA usage intention.

H7: Perceived risk has a significant influence toward KlikBCA usage intention.

## RESEARCH METHOD

As this study aims to explain the relationship between attitude, subjective norm, perceived behavioral control, perceived benefit, perceived risk and trust toward current usage intention (i.e. without predicting future intention), this study can be classified as a causal-explanatory study. This type of study explains the relationship between two or more variables and aims to explain why an event happens using various theories and hypotheses.

The dependent variable used in this research will be usage intention, in which the indicators used will be adopted from Lee (2009). The indicators are customer’s current intention, frequent intention and future intention.

There are six independent variables used in this research, which are attitude, subjective norm, perceived behavioral control, trust, perceived benefit and perceived risk. First, the attitude variable will adopt Lee’s (2008) indicators, which will ask about usage goodness, usage wisdom and usage desirability. Second, the subjective norm variable will adopt Chua’s (1980) indicators, which will ask about influence from family, influence from friends and influence from colleagues. Third, the perceived behavioral control variable will adopt the indicators from Lee (2008) and ask about customer’s self confidence, time availability, technology availability and knowledge availability. Fourth, the trust variable will be adopting the indicators from Lee (2009) and Foon and Fah (2011), and ask about the bank’s trustworthiness, non-opportunistic trait, personal information protection and availability of specialists. Fifth, perceived benefit variable’s indicators will be adopted from Lee (2009)

and ask about the time-saving benefit, convenience benefit, money-saving benefit, monitoring benefit and accessibility benefit. Lastly, the perceived risk variable will adopt the indicators from Lee (2008). Unlike Lee's research, this study will reverse the wordings of the indicators to retain positive answers throughout the survey as it will ease respondents in answering and researcher in analyzing (Smith, 2012). Hence, rather than asking respondents whether there are high risks in using internet banking, this research will ask whether there are low security risk, monetary risk, social risk, time risk and performance risk in using internet banking.

In the current research, the type of data used will be nominal, ordinal and interval data. First, the nominal and ordinal data will consist of questions regarding gender, occupation, platform for internet banking, internet banking usage purpose, age groups, years and frequency of usage. These questions will be placed in the beginning of the questionnaire as the screening questions and measured using multiple-choice single-response scale and multiple-choice multiple-response scale. Second, the interval data will be collected from the main questions regarding the independent and dependent variables. Each variable will have few indicators, in which respondents can assign a response to each indicator ranging from strongly disagree to strongly agree. The scores for indicators of the same variable will be averaged, and that average score will be the score for the variable. The mean score is the interval data used. This interval data is measured by 6-points Likert scale.

There are four criteria for the population of this study, in which respondents need to be residing in Surabaya, aged between 20 – 60 years old, have at least one KlikBCA account and have used it at least once. In this study, researcher will use simple random sampling as the sampling method. This method makes sure each population element has an equal chance to be selected as a sample subject and is chosen to achieve high randomness and generalizability.

Regarding the survey, researcher first developed the survey through Google Forms and paper-based. The online survey was shared through social media and messengers, while the paper survey was distributed to KlikBCA users met in various places, such as universities, banks and office. To make sure the four population criteria are fulfilled in the online survey, researcher placed screening questions with instructions to stop filling the survey if the person did not fulfill these four criteria. To make sure the four population criteria are fulfilled in the paper survey, researcher first asked whether respondents fulfill the criteria, and only distributed to those who fulfilled. Using Green's (1991) formula, the minimum number of sample size used in this research is 98 respondents.

After the questionnaires are collected, they are run through a few SPSS test to make sure the data gathered are accurate. The tests need to be done prior to multiple regression test are the validity test, reliability test and classic assumption test.

First, validity test means whether an indicator really measures what the researcher wants to measure (Cooper & Schindler, 2014). Second, reliability test identifies "an extent to which a measurement reproduces consistent results if the

process of measurement were to be repeated" (Malhotra & Birks, 2006). As the Cronbach's Alpha gets closer to 1, the more reliable the variable is.

Third, the classic assumption test comprises of four tests. The first test is the normality test. According to Ghazali (2013), a normality test aims to prove whether the residuals of a regression model is normally distributed. The second test is the autocorrelation test. Ghazali (2013) stated that an autocorrelation test measures whether there are correlations between a residual of the current period  $t$  with the residual of period  $t-1$ . The third test is the multicollinearity test and it aims to test whether there are correlations between the independent variables (Ghozali, 2013). The final test is the heteroscedasticity test, in which it measures if there are consistent variances between the residuals of an observation with another (Ghozali, 2013).

After the data passed the validity, reliability and classic assumption test, the multiple regression test can be conducted. Malhotra and Birks (2006) defined multiple regression as "a technique that simultaneously develop a mathematical relationship between two or more independent variables and an interval-scaled dependent variable". The general form of multiple regression is shown by the equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_k X_k + e$$

where:

$Y$  = the dependent variable

$\beta_0$  = the intercept of the line (the value of  $Y$  when  $X$  is zero)

$\beta_1 \dots \beta_k$  = the coefficient for the first to the  $k$ -th independent variable

$X_1 \dots X_k$  = the first to the  $k$ -th independent variable

$e$  = the error term (assumed to be zero)

In the multiple linear regression test, the adjusted R-Squared test, F-test and t-test are conducted to find out about the strength and significance of the relationship. According to Ghazali (2013), adjusted R-Squared or the coefficient of determination measures the independent variables' ability to explain the variance of the dependent variable. When the adjusted R-Squared is closer to 1, it means that most of the variance in the dependent variable can be explained by the independent variables, implying a stronger relationship. Then, the F-test shows whether all independent variables simultaneously have a significant relationship toward the dependent variable, while the t-test measures how significant an independent variable individually influences a dependent variable (Ghozali, 2013).

Furthermore, according to Ghazali (2013), the t-test can also show the coefficients of independent variables. This research is going to use unstandardized coefficients as suggested by Ghazali (2013), because there is no difference in unit of measurement measured by the Likert scale. The unstandardized coefficient will observe how much a one unit change in the independent variable will impact to the dependent variable, net to the changes caused by other independent variables (Acock & Washburn, 2013).

## RESULTS AND DISCUSSION

Measure	Item	Percentage
Gender	Male	49%
	Female	51%
Age	20 – 30 years old	43%
	31 – 40 years old	36%
	41 – 50 years old	14%
	51 – 60 years old	7%
Occupation	Student	37%
	Employee	33%
	Entrepreneur	19%
	Housewife	11%
Platform Used	Smartphone/ Handphone	48%
	Computer / Laptop	52%
Usage Purpose	Account balance	27%
	Transfer money	29%
	Payment of bills	11%
	Purchase of credits	15%
Years of Usage	Check history	18%
	< 1 year	39%
	1 – 3 years	46%
	3 – 5 years	10%
Usage Frequency	> 5 years	5%
	Once a day	9%
	Once a week	56%
	Once a month	32%
	Once a year	3%

After distributing the questionnaires, there are 100 questionnaires that are processed further. Table 2 showed the demographics of the sample used in this research. Majority of the sample are female (51%), aged 20-30 years old (43%), have used KlikBCA for 1-3 years (46%) and used it once a week (56%). Then, prior to conducting multiple linear regression test, the data needs to pass the validity test, reliability test and classic assumption test.

**Table 3. Validity Statistics of Variables**

Variable	Indicators	Correlation
Attitude	Usage Goodness	0.691
	Usage Wiseness	0.734
	Usage Desirability	0.707
Subjective Norm	Influence from Family	0.543
	Influence from Friends	0.742
	Influence from Colleagues	0.643
Perceived Behavioral Control	Self Confidence	0.637
	Time Availability	0.570
	Technology Availability	0.571
	Knowledge Availability	0.638
Trust	Trustworthiness	0.441
	Non-opportunistic Trait	0.440
	Personal Information Protection	0.597
	Availability of Specialists	0.598
Perceived Benefit	Time Saving Benefit	0.602
	Convenience Benefit	0.745
	Money Saving Benefit	0.494
	Monitoring Benefit	0.663
	Accessibility Benefit	0.723
Perceived Risk	Security Risk	0.711
	Monetary Risk	0.784
	Social Risk	0.773

Usage Intention	Time Risk	0.313
	Performance Risk	0.716
	Current Intention	0.756
	Frequent Intention	0.737
	Future Intention	0.706

To pass the validity test, the r-value of the results need to be higher than the r-value from the table. The r-value from the table is based on the two-tailed r table with the significant level of 0.05 and degree of freedom 98, hence the r-value from the table is 0.197. As all the indicators have corrected item-total correlations higher than 0.197 (Table 3), the indicators are all valid.

**Table 4. Reliability Statistics of Variables**

Variable	Cronbach's Alpha
Attitude	0.844
Subjective Norm	0.796
Perceived Behavioral Control	0.790
Trust	0.724
Perceived Benefit	0.828
Perceived Risk	0.847
Usage Intention	0.855

To pass the reliability test, the Cronbach's Alpha needs to be higher than 0.70. As all the variables fulfill this criteria (Table 4), the indicators are considered reliable.

The classic assumption test needs to fulfill four tests. First, to pass the normality test, the significance level of the Kolmogorov-Smirnov test (Table 5) needs to be higher than this study's significance level ( $\alpha$ ), which is 0.05. As the figure shows 0.344, the data is normally distributed.

**Table 5. Kolmogorov-Smirnov Test**

	Unstandardized Residual
N	100
Normal Parameters <sup>a,b</sup> Mean	.0000000
Std. Deviation	.48812758
Most Extreme Differences Absolute	.094
Positive	.039
Negative	-.094
Kolmogorov-Smirnov Z	.937
Asymp. Sig. (2-tailed)	.344

Second, to pass the autocorrelation test, the Durbin Watson value should be near 2, higher than the upper limit (du) and lower than the value of 4-du. The upper limit, based on the Durbin Watson table, is 1.803. Hence, the Durbin Watson value needs to be between 1.803 and 2.450. As the value is 1.822 (Table 6), the data passed the test.

**Table 6. Durbin Watson Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin Watson
1	.812 <sup>a</sup>	.660	.638	.50363	1.882

Third, to pass the multicollinearity test, the tolerance level needs to be higher than 0.10 and the VIF needs to be lower than 10. As this criteria is fulfilled (Table 7), the data is free from multicollinearity.

**Table 7. Collinearity Statistics of the Variables**

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
AvAtt	.464	2.156
AvSN	.896	1.116
AvPBC	.432	2.314
AvTrust	.415	2.411
AvPB	.442	2.263
AvRisk	.487	2.053

Fourth, to pass the heteroscedasticity test, the beta coefficients of the Park Test need to have significance values higher than 0.05. Looking at Table 8, the beta coefficients have significance values that are much higher than 0.05, with the lowest is 0.124. Hence, the data passes this test.

**Table 8. Park Test**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3.113	1.774		-1.754	.083
AvAtt	.242	.423	.083	.572	.568
AvSN	.070	.184	.040	.381	.704
AvPBC	.039	.473	.012	.082	.934
AvTrust	-.689	.444	-.239	-1.552	.124
AvPB	.601	.476	.188	1.262	.210
AvRisk	-.314	.338	-.132	-.928	.356

In conclusion, the data gathered has passed the reliability, validity, and classic assumption test. Hence, the multiple linear regression test can be conducted. Table 9 showed that the adjusted R-Squared of the regression model is 0.638, which means that 63.8% of the variance in the usage intention variable can be explained by the independent variables. Also, as the value is closer to 1 than 0, the relationship is considered strong.

**Table 9. Model Summary of Multiple Regression**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812 <sup>a</sup>	.660	.638	.50363

Then, the F-test and t-test are conducted to find out whether the six variables simultaneously and individually influence KlikBCA usage intention. To pass the F test, the P-value in the ANOVA table should be lower than this study's significance level ( $\alpha$ ), which is 0.05. Looking at the 0.000 value in Table 10, the data has passed the F-test, implying that the six independent variables simultaneously have a significant impact toward KlikBCA usage intention. This result is supported by Lee (2009), which also stated that attitude, subjective norm, perceived behavioral control, trust, perceived benefit and perceived risk are important indicators of usage intention.

**Table 10. ANOVA Table**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	45.745	6	7.624	30.059	.000 <sup>a</sup>
Residual	23.589	93	.254		
Total	69.334	99			

Then, to pass the t-test, the significance value (P-value) of each independent variables need to be lower than 0.05 and the t-test statistic of each variables also need to be higher than +1.9842 or lower than -1.9842.

**Table 11. Coefficient Matrix of Independent Variables**

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	-.356	.409	-.871	.386
AvAtt	.228	.098	2.338	.022
AvSN	-.015	.042	-.360	.720
AvPBC	.304	.109	2.791	.006
AvTrust	.088	.102	.862	.391
AvPB	.238	.110	2.165	.033
AvRisk	.255	.078	3.280	.001

First, the attitude variable passes the t-test as the t-test statistic is 2.338, which is higher than 1.9842, and the significance value is 0.022, which is lower than 0.05 (Table 11). Hence, it can be concluded that attitude has a significant impact toward KlikBCA usage intention. This finding is supported by Fishbein and Ajzen (1975), Lee (2008) and Panggalih and Baridwan (2013). Also, the unstandardized coefficient means that each one-unit increase in attitude will result in a net change of 0.228 in usage intention. Knowing this relationship, KlikBCA has also tried to induce positive attitude through its infographic advertisements, which communicate credible information in a fun way. As a result, this positive attitude toward KlikBCA should lead to higher usage intention.

Second, the subjective norm variable does not pass the t-test as the t-test statistic is -0.360, which is lower than 1.9842, and the significance value is 0.720, which is higher than 0.05 (Table 11). Hence, it can be concluded that subjective norm does not have a significant impact toward KlikBCA usage intention and this finding is supported by Tan and Teo (2000) and Panggalih and Baridwan (2013). This insignificance might happen due to two reasons, which are the lack of perceived consequences and the nature of internet banking being a private behavior. First, according to Melnyk et al. (2010), subjective norm will influence behavior more significantly if consumers perceive there will be consequences (i.e. social exclusion or disapproval) involved. So, respondents might have perceived that there will not be any social consequences if they disobey the norm. Second, Melnyk et al. (2010) also stated that subjective norm will affect a public behavior (i.e. can be observed and noticed easily) more significantly than a private behavior (i.e. cannot be observed and noticed easily). Hence, respondents might not feel pressured to use KlikBCA as their choice would not be easily observed by others.

Third, the perceived behavioral control variable passes the t-test as the t-test statistic is 2.791, which is higher than 1.9842, and the significance value is 0.006, which is lower than 0.05 (Table 11). Hence, it can be concluded that perceived behavioral control has a significant impact toward KlikBCA usage intention. This finding is supported by Ajzen



(1991), Lee (2008) and Panggalih and Baridwan (2013). Also, the unstandardized coefficient means that each one-unit increase in perceived behavioral control will result in a net change of 0.304 in usage intention. Knowing the relationship above, KlikBCA has also tried to empower consumers through empowering messages in its advertisements and simple step-by-step tutorial videos showing how to use KlikBCA for financial transactions. It is expected that after seeing the ads and videos, respondents will be empowered to think that they can use KlikBCA well, which in turn will lead to a higher usage intention.

Fourth, the trust variable does not pass the t-test as the t-test statistic is 0.862, which is lower than 1.9842, and the significance value is 0.391, which is higher than 0.05 (Table 11). Hence, it can be concluded that trust does not have a significant impact toward KlikBCA usage intention. Referring to previous studies, this finding is supported by Fullah and Candra (2011) and Panggalih and Baridwan (2013). This insignificance might happen due to two reasons, which are the busy lifestyle of respondents which forces them to use internet banking and the perceived benefit of internet banking. First, even though respondents do not trust KlikBCA completely, they still need to use the service because of their busy lifestyles. Previous studies, such as Sari (2012) and Panggalih and Baridwan (2013), also stated that the usage of internet banking is not a choice, it is more to a necessity. Second, consumers may prioritize perceived benefit rather than trust in choosing an internet banking service. This reason is supported by Panggalih and Baridwan (2013), who suggested that consumers will still use an internet banking service as long as they perceive there are benefits in using it.

Fifth, the perceived benefit variable passes the t-test as the t-test statistic is 2.165, which is higher than 1.9842, and the significance value is 0.033, which is lower than 0.05 (Table 11). Hence, it can be concluded that perceived benefit has a significant impact toward KlikBCA usage intention. This finding is supported by Lee (2008), Fullah and Candra (2011) and Panggalih and Baridwan (2013). Also, the unstandardized coefficient means that each one-unit increase in perceived benefit will result in a net change of 0.238 in usage intention. Knowing the relationship above, KlikBCA has also tried to convince consumers regarding the benefits of its service, which is done through the inclusion of benefits in KlikBCA website and advertisements. As a result of this inclusion, consumers are expected to have a higher usage intention.

Lastly, the perceived risk variable passes the t-test as the t-test statistic is 3.280, which is higher than 1.9842, and the significance value is 0.001, which is lower than 0.05 (Table 11). Hence, it can be concluded that perceived risk has a significant impact toward KlikBCA usage intention. This finding is supported by Lee (2008; 2009) and Rochmawati (2013). Also, the unstandardized coefficient means that each one-unit increase in perceived risk will result in a net change of 0.255 in usage intention. Observing the relationship above, KlikBCA has also tried to convince consumers that it has low risks, especially in terms of security risk. This is because according to Security Threat Report 2013, Indonesia

is ranked as the riskiest country exposed to malware threats and cybercrime (Sophos, 2013). Hence, elimination of security risk needs to be prioritized. First, KlikBCA frequently emphasizes in its advertisements that doing financial transactions via KlikBCA is safe and protected. Second, KlikBCA also stated that its website is protected by three layers of protection, which are Secure Socket Layer, One Time Password, and User ID with Personal Identification Number (PIN). Third, KlikBCA also provides tips and precautions in its homepage, warning users of fraud and fake website. As a result of these warnings, protections and precautions, consumers are expected to believe that KlikBCA has lower level of security risk, which in turn will lead to higher usage intention.

Finally, after interpreting the results and deciding to accept or reject the hypotheses, researcher will compare the unstandardized coefficients to find out which variable has the most significant impact towards KlikBCA usage intention (Nardi, 2006). Hence, comparing the unstandardized coefficient of each independent variables in Table 10, the perceived behavioral control variable has the highest beta coefficient of 0.304, followed by perceived risk with 0.255, perceived benefit with 0.238 and attitude with 0.228. It means that changes in the perceived behavioral control variable will impact most to the changes in usage intention, making it the most significant indicator.

## CONCLUSION

First, referring to the F-test results, it was observed that all six variables simultaneously have a significant influence toward KlikBCA usage intention. Hence, this result answers the first hypothesis and objective of this study regarding the relationship of the variables. Second, referring to the t-test results, it was observed that only perceived risk, attitude, perceived behavioral control and perceived benefit have significant influence toward usage intention, approving the second, fourth, sixth and seventh hypotheses. Trust and subjective norm were proven not to have significant influence toward usage intention, rejecting the third and fifth hypotheses. Furthermore, perceived behavioral control is proven to have the most significant influence. Hence, this result answers the second objective of this study.

In conducting this study, there are three limitations faced by researcher. First, regarding the sampling method, this research used a simple random sampling method, which stated each population element has the same chance to be selected. In gathering sample, researcher has asked random people from various places, such as university, office and banks, to fill in the survey. However, to be purely random, a population list is still needed. Due to the limited time, cost and feasibility of this study, researcher is unable to obtain a population list needed for the simple random sampling. Hence, researcher suggests for future researchers to obtain a population list regarding users of KlikBCA in Surabaya. With this population list, future studies may gather more random responses in which all population elements have the same chance to be selected.

Second, regarding the area of research, researcher can only gather respondents from Surabaya due to time and

feasibility limitation. However, researcher realizes that KlikBCA users are not located only in Surabaya, but the whole Indonesia. That being said, the most accurate representation of KlikBCA usage intention in Indonesia will be gained if the sample is gathered from the whole Indonesian citizens. Due to the limited time and feasibility, researcher only gathered insights from Surabaya KlikBCA users, while actually KlikBCA users are located all over Indonesia. Hence, researcher suggests for future researchers to gain the sample from the whole Indonesia and analyze the relationship in a national level. Researcher believes that by doing so, future researches can more accurately depict the reasons why Indonesian KlikBCA users use the service.

Third, regarding the independent variables, this study believes that only attitude, subjective norm, perceived behavioral control, perceived risk, perceived benefit and trust influence KlikBCA usage intention. The adjusted R-Squared test result also stated that 63.8% of the variance in usage intention can be explained by these variables. However, there are still 36.2% of the variance unexplained by this model. Hence, researcher suggests to add more independent variables to the model to increase the predictive power of the regression model. Additional variables may include perceived ease of use, as suggested by Ernovianti et al. (2012) and Jahangir and Begum (2008), and factors from diffusion innovation theory (i.e. triability and compatibility), as suggested by Chaipooirutana et al. (2009) and Al-Ajam & Nor (2013). If the adjusted R-Squared for future models increase, then KlikBCA can take into account those additional variables into its strategy.

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